

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sean Massey  
 Miranda L. Massey  
 Debtors

Case No. 15-18259-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db/jdb +Sean Massey, Miranda L. Massey, 1701 N. 62nd Street, Philadelphia, PA 19151-3926

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Dec 15 2016 01:33:21 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2016 01:33:00  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2016 01:33:10 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
 agornall@kmlawgroup.com, bkggroup@kmlawgroup.com

DENISE ELIZABETH CARLON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
 bkggroup@kmlawgroup.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
 bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com

LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... lhaller@pkh.com,  
 dmaurer@pkh.com

MICHAEL A. CATALDO2 on behalf of Joint Debtor Miranda L. Massey ecf@ccpclaw.com,  
 igotnotices@ccpclaw.com

MICHAEL A. CATALDO2 on behalf of Debtor Sean Massey ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Sean Massey ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Joint Debtor Miranda L. Massey ecf@ccpclaw.com,  
 igotnotices@ccpclaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Sean Massey  
Miranda L. Massey

Debtors

U.S. BANK NATIONAL ASSOCIATION  
(TRUSTEE FOR THE PENNSYLVANIA  
HOUSING FINANCE AGENCY)

Movant

vs.

Sean Massey  
Miranda L. Massey

Debtors

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 15-18259 JKF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on the Debtors' residence is **\$10,398.99**, which breaks down as follows;

Post-Petition Payments:	March 2016 through October 2016 at \$908.00
	November 2016 through December 2016 at \$955.00
Late Charges:	March 2016 through November 2016 at \$22.11
Fees & Costs Relating to Motion:	\$1,026.00 (\$850.00 MFR Fee; \$176.00 Filing Cost)
<b>Total Post-Petition Arrears</b>	<b>\$10,398.99</b>

2. The Debtors shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtors shall tender a down payment of **\$2,700.00** to Movant and file an Amended Chapter 13 Plan to include the remaining post-petition arrears of **\$7,698.99** along with pre-petition arrears.

b). Movant shall file an Amended Proof of Claim to include the remaining post-petition arrears of **\$7,698.99** along with the pre-petition arrears.

c). The new 410A form for a Proof of Claim shall not be required for this Amended Proof of Claim.

d). Beginning January 1, 2017, Debtors shall pay the present regular monthly payment of \$955.00 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or

before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month),  
at the address below;

PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101.

- e). Maintenance of current monthly mortgage payments to Movant thereafter.
3. Should Debtors provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' Attorney of the default in writing and Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.
5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.
7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.


9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 5, 2016

By: /s/ Denise Carlon, Esquire  
Denise Carlon, Esquire  
Attorney for Movant  
KML Law Group, P.C.  
Main Number: (215) 627-1322

Date: 12-7-16

X Sean Morsey  
Debtor

  
Michael A. Cataldo Esq.  
Attorney for Debtors

Approved by the Court this 14th day of December, 2016. However, the court  
retains discretion regarding entry of any further order.



Bankruptcy Judge  
Jean K. Fitzsimon